STATUS OF CLAIMS

Claims 3, 5-10, 14-25, 27, 29-32 and 35-44 are pending.

Claims 3, 5-10, 14-25, 27, 29-32 and 35-44 stand finally rejected.

Claims 3 and 25 have been amended, without prejudice or disclaimer.

TELEPHONE INTERVIEW.

The undersigned thanks the Examiner for the courtesy of a telephone interview conducted on March 2, 2009. As acknowledged by the Examiner, the undersigned has repeatedly attempted to schedule a telephone interview earlier, but was unable to do so, as the Examiner was out of the office for an extended period, and the Examiner's supervisor did not respond to voice mail messages.

In the interview, claim 3 and the Borghesi and Foremost references were discussed. The Examiner indicated that an amendment to claim 3 to the effect that the site generating component, claim data analyzing component and claim rehabilitation component enable claimants to communicate directly with providers of the services related to loss recovery would overcome the prior art of record, and would place the case in condition for allowance, subject only to an additional search and approval by the Examiner's supervisor of entry of the amendment after final. The Examiner stated that he would telephone the undersigned after review of the amendment.

Claim Amendments

Claims 3 and 25 have been amended. Claim 3 has been amended to recite that the site generating component, claim data analyzing component and claim rehabilitation component enable claimants to communicate directly with providers of the services related to loss recovery. Specification support is found, for example, at Paragraph [0055] ("If the nature of the reported claim, the location of the event, and the claimant's insurance carrier dictates the use of one of these vendors, a hot button to the vendor's web site will be displayed at the site. If the claimant selects one of these vendors, the selected vendor is contacted in real-time in order to expedite resolution of the claim event.")

Claim 25 has been amended similarly to claim 3.

Remarks

In view of the amendment to claim 3, for the reasons discussed in the telephone interview, the rejection of claim 3 under 35 U.S.C. 103(a) as being unpatentable over (1) Borghesi (U.S. Patent 5,950,169), in view of (2) Cutting Out the Middlemen (May 31, 1999), non-patent literature ("Middlemen"), further in view of (3) "Customers of Foremost Insurance Group Companies Can Now File Claims on the Company's Web Site" ("Foremost") has been overcome.

Claims 5-10 and 14-24 depend directly or indirectly from independent claim 3, and are allowable at least by virtue of their dependence from an allowable base claim.

The rejection of claim 25 has been overcome for substantially the same reasons as the rejection of claim 3.

Claims 27, 29-32 and 35-44 depend directly or indirectly from independent claim 25, and are allowable at least by virtue of their dependence from an allowable base claim.

CONCLUSION

Applicant believes he has addressed all outstanding grounds raised in the outstanding Office action, and respectfully submits the present case is in condition for allowance, early notification of which is earnestly solicited.

Should there be any questions or outstanding matters, the Examiner is cordially invited and requested to contact Applicant's undersigned attorney at his number listed below.

Dated: March 3, 2009

Respectfully submitted,

Robert E. Rosenthal Reg. No. 33,450

Howard IP Law Group, P.C.

P.O. Box 226

Fort Washington, PA 19034

Tel: (215) 542-5824 Fax: (215) 542-5825